

MARYLAND HISTORICAL TRUST
DETERMINATION OF ELIGIBILITY FORM

NR Eligible: yes ☐
no ☒

Property Name: Baltimore National Bank/Bank of America Inventory Number: B-5231
Address: 520 N. Franklinton Road Historic district: ☐ yes ☒ no
City: Baltimore Zip Code: 21223-1052 County: Baltimore City
USGS Quadrangle(s): Baltimore West
Property Owner: Maryland National Bank, c/o Burr Wolff, LLP Tax Account ID Number: 2217014
Tax Map Parcel Number(s): 0000 Tax Map Number: 20
Project: Red Line Project Agency: Maryland Transit Administration
Agency Prepared By: EAC/Archaeology, Inc.
Preparer's Name: Benjamin Roberts Date Prepared: 3/20/2012
Documentation is presented in: Enoch Pratt Library--Maryland Room, ProQuest Historical Newspapers Database, Sanborn Fire Insurance Maps
Preparer's Eligibility Recommendation: ☐ Eligibility recommended ☒ Eligibility not recommended
Criteria: ☐ A ☐ B ☐ C ☐ D Considerations: ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G
Complete if the property is a contributing or non-contributing resource to a NR district/property:
Name of the District/Property: _____
Inventory Number: _____ Eligible: ☐ yes Listed: ☐ yes
Site visit by MHT Staff ☐ yes ☒ no Name: _____ Date: _____

Description of Property and Justification: *(Please attach map and photo)*

Architectural Description

The two-story Baltimore National Bank building at 520 N. Franklinton Road was constructed in 1949 in a post-World War II Colonial Revival style. This free-standing building continues to operate as a bank. It occupies a 0.12-acre parcel at the northwest corner of N. Franklinton Road and Laurretta Avenue in Baltimore City. The rectangular plan building is oriented on an east-west axis, and its asymmetrical façade facing east towards N. Franklinton Road. The brick foundation and exterior wall construction were laid in a modified Flemish bond. Below the roofline at each of the elevations is a limestone cornice. A flat roof clad with bituminous material tops the building; the roof also has a simple metal coping.

The façade's first-floor has two bays, while the second-floor has three. Its entrance is located within the first-floor's north bay, consisting of a non-original, aluminum-framed plate glass door, single sidelight, and large transom. The entrance includes a classical limestone surround with engaged Tuscan columns, frieze, and pediment. A concrete ramp leads from the north toward the door. A canted brick bay, made with the same brick as the rest of the building, is situated to the south of the primary entrance. At the center of the brick bay is a one-over-one, vinyl-clad sash window protected by a metal security grill; the top of the foundation

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MHT Comments:

Jim Danahy
Reviewer, Office of Preservation Services

B. Kuntz
Reviewer, National Register Program

6/9/12
Date

6/9/12
Date

acts as the sill, and above the window is a jack arch brick lintel. A stone course just above the single window runs the width of the brick bay, with a simple metal coping at the edge of the flat roof clad with bituminous material. The second-floor façade has three one-over-one, vinyl-clad sash windows with a continuous limestone sill and jack arch brick lintels. The first- and second-floor windows at the other elevations, along with their sills and lintels, are the same as those at the façade. Just below the roofline at the façade is a metal and plastic backlit sign advertising "Bank of America." There are four modern light fixtures, including one flood light, mounted at this elevation.

The building's north elevation is comprised of four bays, with a single wood door located at the west bay. Each bay contains a window on each of the floors. The same backlit sign as the one at the façade is also mounted near the roofline of this elevation. There are also two modern security cameras and two modern flood lights. The south elevation is four bays with a window on each floor occupying the three eastern bays; there are no other window or door openings. The west (rear) elevation has three bays. Its northernmost bay has an angled stainless steel and glass drive-up teller window with a metal roll-up security screen. There are no other first-story window or door openings. The second-story has a window within each bay. An interior brick chimney, flush with the wall, pierces the roofline. This elevation also has a modern light fixture above the teller window and a security camera.

The Baltimore National Bank building is accessible from N. Franklinton Road and Lauretta Avenue via an asphalt parking and driveway area that covers the rest of the parcel; the parcel to the north is a continuation of this paved lot. The façade and south elevation front directly onto concrete sidewalks. The building is located in a mixed residential and commercial setting amid rowhouses, including the Keelty Daylight Row House Historic District at Gwynns Falls (B-1378) and Greater Rosemont District (B-5112), and multiple modern gas stations and small storefronts serving the busy W. Franklin Street and Edmondson Avenue corridors.

Historic Context

The Baltimore National Bank building was constructed in 1949, a time when the surrounding area was changing. Rowhouse developments had been constructed in the late nineteenth to early twentieth centuries, creating neighborhoods reliant on the United Railways and Electric Company (UR&E) streetcars along Edmondson Avenue for transportation. However, between 1936 and 1953, W. Franklin Street was widened and extended northwest to join Edmondson Avenue. A sudden increase of automobile-related businesses followed the road's expansion; six new filling stations and two garages were constructed near the intersection of N. Franklinton Road and W. Franklin Street. Streetcar service discontinued in 1954, and the Baltimore Transit Company (formerly the UR&E) closed its Edmondson Avenue car house located on the parcel directly west of the Baltimore National Bank. In the post-World War II years, a growing numbers of Americans were driving automobiles and the transit company was fast replacing streetcars with buses.

A new bank fit into this increasingly commercialized area; it was built on previously undeveloped land. The Baltimore National Bank acquired the property in 1948 from the Fourth District Corporation. Morrow Brothers was the builder for this \$60,000 masonry bank building. Designed by Baltimore-based architect Edward H. Glidden, Jr., the bank won one of twenty craftsmanship awards at the sixty-third annual Building Congress and Exchange of Baltimore dinner in 1951. Glidden studied architecture at the University of Pennsylvania, and was a member of the American Institute of Architects. He joined his father Edward H. Glidden's practice in 1923, and took over the firm the following year when Edward, Sr. died. Edward H. Glidden, Sr. was a noted Baltimore architect. The junior Glidden's other works included the new Lexington Market (opened in 1952) in Baltimore City, and Modern-Movement-inspired brick area schools such as Milford Mill High School (built in 1949) and Archbishop Curley High School (built in 1961). He was also one of the architects chosen for the Baltimore Housing Authority's McCulloh Homes Project in 1940, also brick and built according to Modern design tenets.

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Date

Reviewer, National Register Program

Date

The Baltimore National Bank, in its former incarnation as the Baltimore Trust Company, was among the banks that failed and was reorganized after the Stock Market Crash of 1929. The Banking Act of 1933 helped to regulate the industry and insure bank deposits through the Federal Deposit Insurance Corporation (FDIC). Banks before the crash were formidable monuments in traditional classical styles like Beaux-Arts, Greek Revival, and Renaissance Revival, often made of stone and with heavy bars on the windows. Elaborate teller cages also had bars inside the somber interior bank spaces.

By the time construction resumed in full force after the war, banks had fully reorganized and recovered from the stock market crash. This began a successful period for banks due to the country's prosperity that increased personal and automobile loans, as well as home mortgages. However, bankers learned their lesson and knew they could no longer rely on the public's unquestioned reverence in the system. Bankers needed to rebuild their trust, and project an image of newness and progressiveness. They saw architecture as a way to do this. Gone were the heavy bars, both on the inside and outside, in came more open floor plans, and the vaults were often moved into public view. Bank officers now sat in the banking room, rather than in secluded offices. The idea was that this openness would reassure customers that their money was safe and the banks had nothing to hide.

Many mid-twentieth-century banks were designed in International or Googie styles, extensively using glass and aluminum, making the bank even more visually open. In addition, being typically built in spacious suburban neighborhoods, these buildings were often free-standing. By contrast, although the Baltimore National Bank on N. Franklinton Road stands on its own, this building maintained the more traditional post-World War II Colonial Revival look. Classical masonry styles like this were more popular in suburban locations in order to blend in better with their residential surroundings. Colonial Revival first came into fashion in about 1870 as a reaction to the excesses of Victorian-era architecture that was popular at the time. This revival style was simple and straight forward, harkening back to a bygone and "simpler" time before the industrial revolution. It was especially popular on the east coast where the original style began. Colonial Revival continued to be popular after World War II, including for commercial and institutional buildings. As much as this was already a fairly simple architectural style, post-World War II examples like the Baltimore National Bank building were even more austere, often with stylized Colonial Revival elements.

Post-World War II banks also embraced modernity through new technological improvement, many of which came from advancements made during the war. These conveniences included accounting technology, automation, vault-door design, and the drive-up teller window. Drive-up teller windows began showing up in banks during the 1930s, and by the 1950s were integral to bank building design. They used pre-manufactured stainless steel and bulletproof glass along a blank wall, and were angled fifteen degrees to give cars more maneuverability. Drive-in teller windows went hand-in-hand with the post-war automobile culture.

By 1954, the Baltimore National Bank merged with the Fidelity Trust Company, a bank established in Baltimore in 1890. Maintaining the name, Baltimore National Bank, the new banking company now occupied twenty-six offices across the city. In 1961, it merged with County Trust Company of Maryland, which changed the name of the bank to Maryland National Bank. The consolidation of the companies increased the bank coverage to fifty-nine offices across Baltimore, and twenty-four offices across eastern and southern Maryland. Nations Bank took over Maryland National Bank in 1995, ultimately becoming Bank of America.

Currently, Bank of America continues to provide banking services to the neighborhood, now mostly composed of commercial properties and rowhouses. Nearby businesses include modern filling stations, a bank, and various convenience stores. The building at 520 N. Franklinton Road remains in good condition, and retains select original character-defining features such as the ground plan and shape, modified Flemish bond brick construction, limestone trim, classical door surround, canted bay, and drive-up teller window. Its door and windows, however, are replacements, and the building no longer retains its original "Baltimore National Bank" signage.

Significance Evaluation

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MHT Comments:

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Date

Reviewer, National Register Program

Date

The Baltimore National Bank building located at 520 N. Franklinton Road was evaluated for significance under National Register of Historic Places (NRHP) Criteria A, B, and C using the guidelines set forth in the NRHP bulletin "How to Apply the National Register Criteria for Evaluation."

Banks rapidly expanded their suburban branches throughout the United States, including the Baltimore area, in years after World War II. These business establishments became successful due to a booming economy and housing market. Although built into an existing and older Baltimore suburban neighborhood, this Baltimore National Bank branch has characteristics associated with this historic trend, including its post-World War II Colonial Revival and free-standing design, and drive-in teller window. However, this building is simply a byproduct of this context, and does not have an important association with the post-World War II banking trend or other events that have made a significant contribution to the broad patterns of our history. Therefore, the property is not eligible under Criterion A.

Research has shown that the property is not associated with the lives of individuals significant in the past and therefore is not eligible under Criterion B.

The Baltimore National Bank is a standard example of a post-World War II Colonial Revival bank building. Such buildings were more austere and stripped-down as compared to their pre-war counterparts. Baltimore National Bank's features include its original ground plan and shape, exterior brick construction, continuous limestone sills, canted bay, and limestone door surround with an engaged columns, frieze, and pediment. It also still has its original drive-in teller window. However, the building is not a good example of a particular type, period, or method of construction. It is not the work of a master, does not possess high artistic values, and is not part of a potential historic district. Therefore, the Baltimore National Bank building is not eligible under Criterion C.

The property was not evaluated for eligibility under Criterion D as part of this assessment.

Based on the evaluated criteria, the Baltimore National Bank property is not eligible for listing in the NRHP.

Works Consulted

"3 Additional Banks in Maryland Given Right to Open Today." The Baltimore Sun. 16 March 1933, p. 1.

"27 City Banks Open Today; 2,000 Banking Institutions In U.S. to Resume Business." The Baltimore Sun. 14 March 1933, p. 1.

Armstrong, J.S. "2 Banks Give Plans to Consolidate." The Baltimore Sun. 1 May 1954, p. 26.

---. "Baltimore Trust Plan is Outlined." The Baltimore Sun. 13 June 1933, p. 14.

"A Brief History of Bank Building Architecture in the U.S." <http://www.midcenturybanks.recentpast.org/component/k2/item/211>.

"Building Congress Presents Awards: Honors Firms and Individuals for Craftsmanship." The Baltimore Sun. 17 November 1951, p. 24.

"Building Permits." The Baltimore Sun. 31 July 1949, p. FT14.

Carol J. Dyson and Rubano, Anthony. "Banking on the Future." Preserving the Recent Past 2. Historic Preservation Education

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Reviewer, National Register Program

Date

Foundation, National Park Service, Washington, DC, 2000, p. 2-43 - 2-56.

Glasgow, Jesse. "Approval Given on Bank Merger." The Baltimore Sun. 25 October 1961, p. 40.

"E. H. Glidden, Jr., Retired Architect." The Baltimore Sun. 7 January 1975, p. A11.

"New National Bank Opens Tomorrow," The Baltimore Sun. 6 August 1933, p. 20.

"Real Estate, Building News." The Baltimore Sun. 28 November 1948, p. F29.

Sanborn Fire Insurance Maps, 1914, 1928, 1951, and 1953.

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Date_____
Reviewer, National Register Program_____
Date

Baltimore National Bank/Bank of America (B-5231)
520 N. Franklinton Road
Baltimore, Maryland

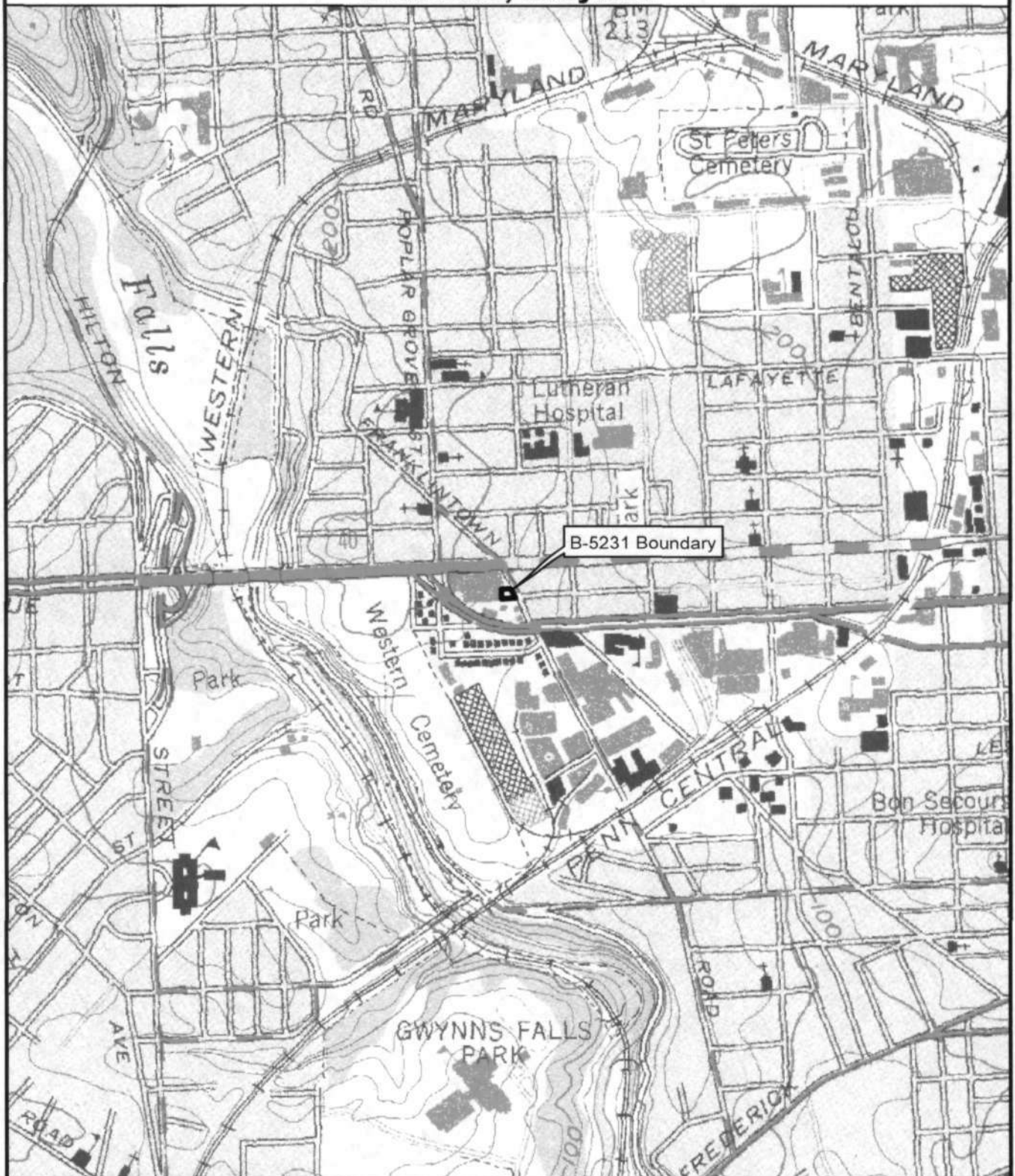


Site Plan

0 25 50 100
Feet

May 2012

Baltimore National Bank/Bank of America (B-5231)
520 N. Franklinton Road
Baltimore, Maryland



Location Map

0 500 1,000 2,000
Feet

May 2012

Source: Baltimore West
USGS 7.5' DRG

PHOTO LOG

B-5231, Baltimore National Bank/Bank of America

B-5231_2011-09-12_01

-East façade, looking northwest

B-5231_2011-09-12_02

-East façade, north elevation, looking southwest

B-5231_2011-09-12_03

-North elevation, looking south

B-5231_2011-09-12_04

-West elevation, looking northeast

B-5231_2011-09-12_05

-South elevation, looking northeast

B-5231_2011-09-12_06

-Entrance detail, façade

HP 100 Gray Photo ink on HP glossy premium plus photo paper. CD-R Gold.



B-5231

Baltimore National Bank / Bank of America
520 N. Franklintown Road

Baltimore City, MD

C. Taniguchi

9/12/11

East Facade, view looking northwest

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B-5231

Baltimore National Bank / Bank of America
520 N. Franklinton Road

Baltimore City, MD

C. Taniguchi

9/12/11

East Facade, North Elevation,
looking southwest

2/c

Bank of America



B-5231

Baltimore National Bank / Bank of America
520 N. Franklinton Road

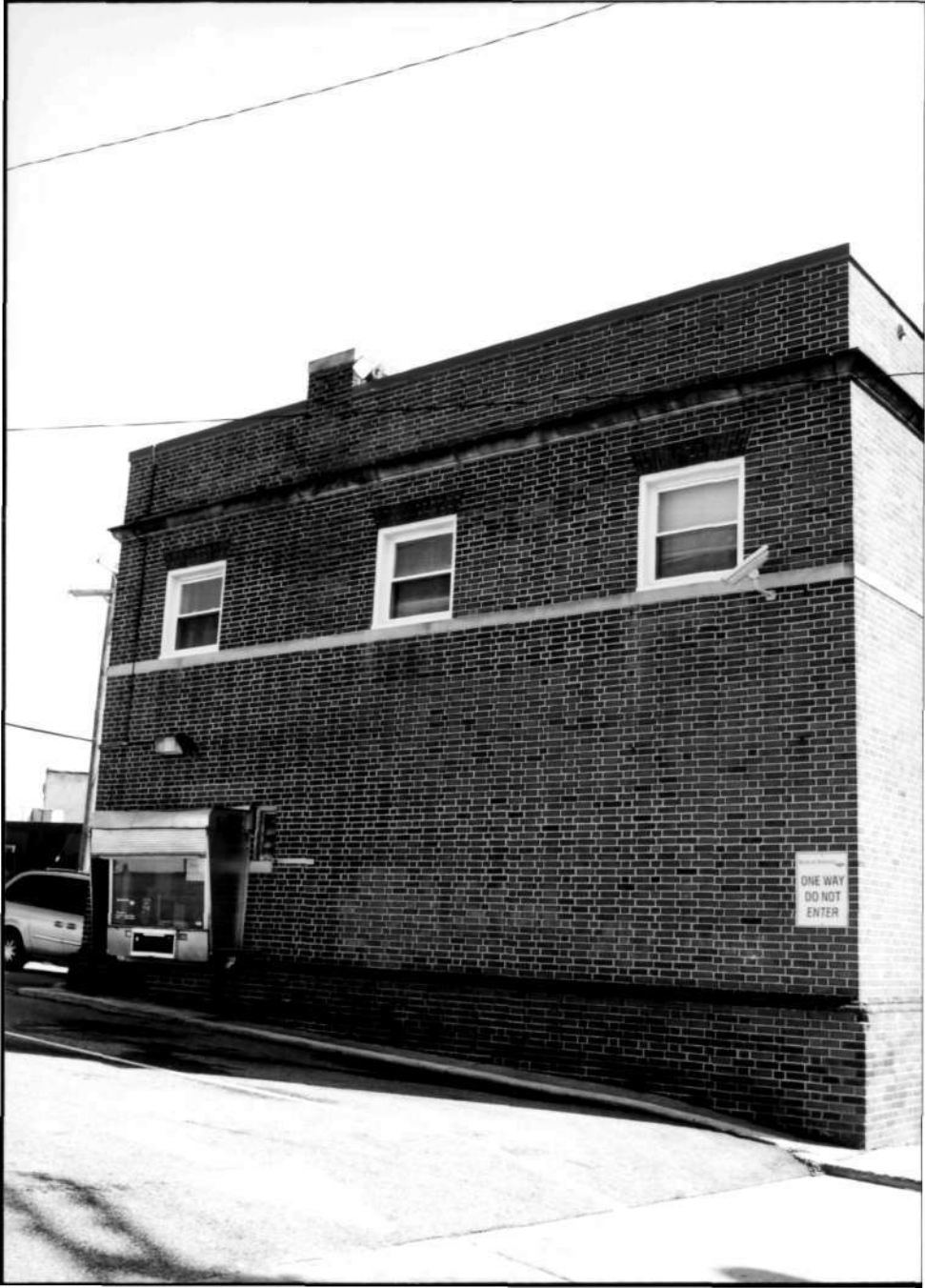
Baltimore City, MD

C. Taniguchi

9/12/11

North Elevation, looking south.

3/6



ONE WAY
DO NOT
ENTER

B-5231

Baltimore National Bank / Bank of America
520 N. Franklin Ave Road

Baltimore City, MD

C. T. Miguuchi

9/12/11

West Elevation, looking northeast

4/6



B-5731

Baltimore National Bank / Bank of America
920 N. Franklinton Road

Baltimore City, MD

C. Taniguchi

9/12/11

South Elevation, looking northeast

5/6

520

Bank of America

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9:00am - 5:00pm

drive-up hours
Mon - Thurs
9:00am - 5:00pm

teller hours
Mon - Thurs
9:00am - 5:00pm

ATM hours
24 hours

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B-5231

Baltimore National Bank / Bank of America @
520 N. Franklin town Road

Baltimore City, MD

C. Taniguchi

9/12/11

Entrance Detail, facade

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